

Losing employer-sponsored health insurance?

This fact sheet is designed to help you assess available options. It does not imply endorsement of any option by the Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine or the Office of the Insurance Commissioner.

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What happens when your employer leaves town, goes out of business or simply stops offering health insurance? This can be a very stressful time for you and your family. The options available to you will vary by your situation, and may vary by county.

Here are some questions you should ask, and options to consider:

1. Does your company offer you the choice to keep buying your health insurance?

You may be eligible for continuation or COBRA coverage. It may be expensive, because you're paying all the cost of the insurance. You have to accept COBRA coverage within 60 days of it being offered, and you must pay all of the premium. For more information on extending your coverage, contact your human resources department.

You may qualify for assistance in paying your insurance premiums through the federal Trade Act of 2002. Those who qualify will be notified by Employment Security. Contact your local Work Source or the Department of Labor Customer Contact Center at 1-866-628-4282. The Department of Labor also has a Trade Act Resource Page at <http://www.doleta.gov/tradeact/resource.cfm>

2. Does your spouse's employer offer health insurance?

If so, contact the human resources department about adding yourself to his/her coverage.

3. Can you get coverage for your children through the Children's Health Insurance Program?

Call 1-866-KIDS NOW for more information.

4. If your income is low, your family may qualify for Medicaid.

Call 1-800-562-3022 for more information.

5. What plans sell individual insurance in your county? And what do they cost?

Also, compare the coverage to that of your previous insurance. You may have had benefits that are not available in individual health insurance. For more information on individual market plans, see the SHIBA HelpLine publication titled *Health Insurance Options in the Individual Market*.

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6. Basic Health is a low-cost plan for people with limited income.

Right now, there is a waiting list. Call 1-800-826-2444 or visit <http://www.basicealth.hca.wa.gov/> for more information.

7. Can you get health coverage from the Veteran's Administration because of your past military service?

Call 1-877-222-VETS or visit www.va.gov for more information.

8. Is there a community clinic in your county where you can get low-cost health care for your family?

9. Does anyone in your family have an on-going medical condition they need treatment for now?

If so, you want to avoid more than a 63-day break between the insurance you had and new coverage.

You need to know that:

If you have more than a 63-day break between your old coverage and whatever you choose, you could lose important protections from “waiting periods” for any health conditions you have (called “pre-existing conditions”). Take some time to decide what is most important to you.

ALSO SEE THESE PUBLICATIONS

offered by SHIBA HelpLine and the Office of the Insurance Commissioner:

Health Insurance Options in the Individual Market
Health Insurance Options for People with Disabilities
Paying for Prescription Drugs
Navigating Health Care
Illegal Health Plans



SHIBA HelpLine

For more information about these and other questions, call SHIBA HelpLine—a statewide network of trained volunteers who educate, assist, and advocate for consumers regarding health insurance, health care access, and prescription coverage. This free, confidential, impartial counseling resource is a free service of the Office of the Insurance Commissioner. Extensively trained volunteer advisors help consumers understand their rights and options, and offer up-to-date information on private insurance, government programs, prescription assistance, and other topics. They answer questions, make referrals, provide information on companies, help evaluate and compare policies, assist with billings and appeals, and more. **To be referred locally call:**

1-800-397-4422

TDD: 1-360-664-3154

www.insurance.wa.gov

www.insurance.wa.gov/consumers/shiba/default.asp

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1 (800) 562-6900

If you have insurance questions or concerns, call the Insurance Commissioner's Consumer Hotline. Consumer Advocacy staff includes experts in all lines of insurance (auto, homeowner, life, disability and health), and provides assistance and education. Consumer Advocacy also has the authority to investigate formal complaints against insurers and agents, and to enforce insurance law on behalf of consumers.